Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 1 of 63

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Jerome	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name  Taylor	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years  Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social	XXX - XX0110	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 2 of 63

D	ebtor 1 Jerome First Name	I aylor  Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wilder Warre Last Warre	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		14232 S Eggleston Ave Number Street	Number Street
		Riverdale Illinois 60827	
		City State Zip Code Cook	City State Zip Code
		County	County
		-	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
			3 3
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 3 of 63

De	ebtor 1 Jerome	Taylor Case number (if known)	
	First Name	Middle Name Last Name	
Pa	rt 2: Tell the Court Abo	Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you are choosing to file under	heck one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for ankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13	
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local cours more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with a cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay Your Filing Fee in Installments</i> (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By judge may, but is not required to, waive your fee, and may do so only if your income is less than 1500 the official poverty line that applies to your family size and you are unable to pay the fee in installment you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.	cash, orney / law, a % of nts). If
9.	Have you filed for bankruptcy within the last 8 years?	No.	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No.     Yes. Debtor	
11.	Do you rent your residence?	No. Go to line 12.  Yes. Has your landlord obtained an eviction judgment against you?  ✓ No. Go to line 12.  Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.	

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 4 of 63

Debtor 1 Jerome Taylor Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 5 of 63

Taylor Debtor 1 Jerome Case number (if known) First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 6 of 63

Taylor Debtor 1 Jerome Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Jerome Taylor Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 8/8/2018 Executed on MM / DD / YYYY MM / DD / YYYY

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 7 of 63

Debtor 1 Jerome		Taylor	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, United	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			lules filed with the petition is incorrect.
attorney, you do not	•			•
need to file this page.	/s/ James Nowak		Date	8/8/2018
	Signature of Attorney f	or Debtor	M	IM / DD / YYYY
	James Nowak			
	Printed name			
	Semrad Law Firm			
	Firm name			
	1444 N. Farnsworth A	venue		
	Street	Worldo		
	Suite 300			
	Aurora		Illinois	60505
	City		State	Zip Code
	Contact phone	3122568701	Email address	jnowak@semradlaw.com
			-	
	6324423		Illinois	
	Bar number		State	

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 8 of 63

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Jerome		Taylor
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

П	Check if this is an
_	amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$10,575.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$10,575.00
t 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$10,447.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<del>410,447.00</del>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$9,395.00
Your total liabilities	\$19,842.00
art 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	****
Copy your combined monthly income from line 12 of Schedule I	\$986.23 ————————————————————————————————————
Schedule J: Your Expenses (Official Form 106J)	****
Copy your monthly expenses from line 22, Column A, of Schedule J	\$992.00

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 9 of 63

Deb	tor 1 Jerome		Taylor	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Answer These Que	stions for Administrat	ive and Statistical Records		
6. <b>A</b>	re you filing for bankruptcy	under Chapters 7, 11, o	r 13?		
	No. You have nothing to	report on this part of the fo	orm. Check this box and submit this	s form to the court with your other s	chedules.
Į.	Yes.				
7. <b>W</b>	/hat kind of debt do you ha	ve?			
Ŀ			ımer debts are those incurred by an Fill out lines 8-10 for statistical purp		
	Your debts are not prime this form to the court with	-	ou have nothing to report on this pa	art of the form. Check this box and	submit
	From the <i>Statement of You</i> Form 122A-1 Line 11; <b>OR</b> , F		e: Copy your total current monthly orm 122C-1 Line 14.	income from Official	\$1,169.56
9.	Copy the following specia	categories of claims fro	om Part 4, line 6 of Schedule E/F	:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support obliga	tions (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	debts you owe the govern	ment. (Copy line 6b.)	\$0.00	<u>-</u>
	9c. Claims for death or pers	onal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	-
	9d. Student loans. (Copy lin	e 6f.)		\$0.00	-
	9e. Obligations arising out of priority claims. (Copy line 6g		or divorce that you did not report as	\$0.00	
	9f. Debts to pension or prof	t-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 10 of 63

Fill in this	inforn	nation to identify your c	ase:					
Debtor 1		Jerome			Taylor			
Debtor 2		First Name	Middle N	lame	Last Name			
(Spouse, if fi	ling)	First Name	Middle N	lame	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois			
Case num (If known)	nber				(State)			
Officia	al Fo	orm 106A/B						Check if this is an amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v responsib write your	where le for name	you think it fits best. E supplying correct infor a and case number (if k	Be as complete ar mation. If more sp nown). Answer ev	nd ac pace very	asset only once. If an asset fits in more ccurate as possible. If two married peop is needed, attach a separate sheet to t question. or Other Real Estate You Own or Ha	ole are this fo	e filing together, both a rm. On the top of any	are equally
			_					
1. Do you	No. C	or have any legal or ed Go to Part 2 Where is the property?	quitable interest i	in an	y residence, building, land, or similar pr	opert	y?	
1.1	Stree	t address, if available, or	other description	Wha	at is the property? Check all that apply. Single-family home Duplex or multi-unit building		the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
					Condominium or cooperative  Manufactured or mobile home  Land		Current value of the entire property?	Current value of the portion you own?
	Num	ber Street State	Zip Code		Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	,		·	Who	o has an interest in the property? Check	<	Check if this is co	ommunity property
					Debtor 1 only		Ц	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only At least one of the debtors and another			
				Oth	ner information you wish to add about th	nis ite	m such as local	
					perty identification number:		iii, suoii us iocui	
If you		or have more than one, li			at is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	_				Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Num			H	Investment property Timeshare		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	one	Other o has an interest in the property? Check c.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another her information you wish to add about the perty identification number:		(see instructions)	ommunity property

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 11 of 63

Debtor 1			Taylor	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or ot	[	/hat is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	/ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an ther information you wish to add roperty identification number:	other	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a	II of your entries from Part 1, incli	uding any entrie	s for pages	_
<b>Do you ow</b> you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	equitable interest you lease a vehicle, a	in any vehicles, whether they are ilso report it on Schedule G: Executo ycles	-	-	
3.1	Make Model: Year:	Hyundai Accent 2014	Who has an interest in the pro one.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information: 2014 Hyundai Accent	22000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$8975.00	Current value of the portion you own? \$8975.00
3.2	Make Model: Year:		who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 12 of 63

eptor i	Jerome		Taylor	Case number	ei (ii khowii)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	operty? Check		claims or exemptions. Pu
	Model:		one.		-	red claims on <i>Schedule i</i> aims Secured by Property
	Year: Approximate mileage:		Debtor 1 only		Oreanois vino riave oia	ums decured by moperty.
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit	y property (see		
			instructions)			
3.4	Make		Who has an interest in the pro	operty? Check	Do not deduct secured	claims or exemptions. Pu
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit	y property (see		
			instructions)			
	mples: Boats, trailers, motors	•	er recreational vehicles, other ve t, fishing vessels, snowmobiles, mo	•		
Exar	nples: Boats, trailers, motors No Yes Make Model:	•		otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i> i
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i> i
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, mo  Who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on Schedule in the laims Secured by Property.  Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule in ims Secured by Property.  Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori operty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule in ims Secured by Property.  Current value of the
Exar ✓ 4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule in ims Secured by Property.  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)	operty? Check and another by property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule a control of the portion you own?
Exar ✓ 4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the pro	operty? Check and another by property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule a sims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pu
Exar ✓ 4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the proone.	operty? Check and another by property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule a control of the portion you own?
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only	operty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule and secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule and secured by Property.
Exar ✓ 4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communitinstructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	operty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule and secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule and secured by Property.  Current value of the
Exar ✓ 4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions	operty? Check and another cy property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule and secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule and secured by Property.  Current value of the
4.1	mples: Boats, trailers, motors No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a	operty? Check and another ty property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	red claims on Schedule and secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule and secured by Property.  Current value of the

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 13 of 63

Taylor Debtor 1 Jerome Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Couch, Bed \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV, cell phone \$600.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$550.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Watch \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1600.00 for Part 3. Write that number here ......

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 14 of 63

Debtor 1 Jerome Taylor Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Sherwin Williams Credit Union 17.1. Checking account: \$0.00 17.2. Checking account: 17.3. Savings account: \$0.00 Sherwin Williams Credit Union 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 15 of 63

Dep.	tor 1 Jerome First Name	Middle Name	Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer	ole and non-negotiable checks, promissory note	s, and money orders.	
	_	erits are triose you carriet transfer	to someone by signing	or delivering them.	
	Yes. Give specific information about them	Issuer name:			
					·
21.	Retirement or pension Examples: Interests in If		thrift savings accounts	or other pension or profit-sharing plans	
	✓ No	# 4	, amm carmige accounte,	or carrol portion or prome or army prame	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		·			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			•
		Prepaid rent:			
		Telephone:			
		Water:	-		
		Rented furniture:			
		Other:			
23	Annuities (A contract for	or a periodic payment of money to	you either for life or for a	a number of years)	
20.	No	or a policulo paymont or money to	you, ourself for mo or for t	and in yours,	
	Yes	Issuer name and description:			
	<b>—</b>				

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 16 of 63

Debte	or 1 Jerome	Taylor	Case number (if known)	
	First Name	Middle Name Last Name		
24.	Interests in an education IRA, a 26 U.S.C. §§ 530(b)(1), 529A(b),	in an account in a qualified ABLE program, or und and 529(b)(1).	der a qualified state tuition program.	
	No Institution name at Yes	nd description. Separately file the records of any interest	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future inte	rests in property (other than anything listed in line	e 1), and rights or powers	
	exercisable for your benefit			
	Yes. Describe			
26.		cs, trade secrets, and other intellectual property s, websites, proceeds from royalties and licensing agre	eements	
	No Yes. Describe			
27.	Licenses, franchises, and other Examples: Building permits, exclu-	r general intangibles sive licenses, cooperative association holdings, liquor	licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mon	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you?  Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you	rhether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you  ✓ No ✓ Yes. Give specific information about them, including w	rhether rms		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, including w you already filed the retu and the tax years	rhether rms	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including w you already filed the retu and the tax years  Family support  Examples: Past due or lump sum and the sum of th	rhether rns  alimony, spousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including w you already filed the retu and the tax years	rhether rns  alimony, spousal support, child support, maintenance	State:  Local:  e, divorce settlement, property settlemen	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including w you already filed the retu and the tax years  Family support  Examples: Past due or lump sum and the sum of th	rhether rns  alimony, spousal support, child support, maintenance	State: Local:  a, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including w you already filed the retu and the tax years  Family support  Examples: Past due or lump sum and the sum of th	rhether rns  alimony, spousal support, child support, maintenance	State:  Local:  e, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including we you already filed the return and the tax years	whether rms alimony, spousal support, child support, maintenance	State: Local:  divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including we you already filed the return and the tax years	whether rms alimony, spousal support, child support, maintenance	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including we you already filed the return and the tax years	whether rms	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including w you already filed the retu and the tax years  Family support  Examples: Past due or lump sum and the sum of the	whether rms	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 17 of 63

Deb	tor 1 Jerome		Taylor	Case number (if known)	
	First Name	Middle Nan	ne Last Name		
31.	Interests in insurance Examples: Health, disabi		ealth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expec	m someone who has died at proceeds from a life insurance polic	cy, or are currently entitled to receive	
33.			t you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims  No Yes. Describe	unliquidated claims	of every nature, including counter	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already lis	t		
36.		•	om Part 4, including any entries fo		
Part	5: Describe Any Bu	ısiness-Related Pı	roperty You Own or Have an I	nterest In. List any real estate in	Part 1.
37.	No. Go to Part 6.  Yes. Go to line 38.	ny legal or equitable i	interest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you a	Iready earned		
39.	Office equipment, furn Examples: Business-rela  No Yes. Describe			achines, rugs, telephones, desks, chairs,	electronic devices

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 18 of 63

Deb	tor 1 Jerome	Taylor	Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipme	ent, supplies you use in business, and tools of your trade		
	<b>✓</b> No			
	Yes. Describe			
		_		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	Tes. Describe			
42.	Interests in partnerships or j	oint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them		<del></del>	
		<u> </u>		
40.4	O			
43.	Customer lists, mailing lists, o	r other compliations		
	<b>✓</b> No			
	Yes. Do your lists include p	personally identifiable information (as defined in 11 U.S.C. § 1	101(41A))?	
	☐ No			
	Yes. Describe			
11	Any by since weleted are now	burren did wat alveadurlist		
44.	Any business-related proper	you did not already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			<del>_</del>
				<del>-</del>
				<u> </u>
				<del>-</del>
		ur entries from Part 5, including any entries for pages yo		
<b>•</b>	art of write that number here			
Part	6: Describe Any Farm- a	and Commercial Fishing-Related Property You Ov	wn or Have an Interest In.	
	If you own or have an interest	in farmland, list it in Part 1.		
46.	Do you own or have any lega	ll or equitable interest in any farm- or commercial fishing	g-related property?	
				Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	F			or exemptions
47.	Farm animals Examples: Livestock, poultry, f	arm-raised fish		
		ann raicea non		
	✓ No			
	Yes. Describe			

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 19 of 63

Debt	or 1 Jerome First Name		aylor ast Name	Case number (if known)	
48.	Crops-either growing of		ist ivalle		
	<b>I</b> ✓ No				
	Yes. Describe				
	_				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	<b>√</b> No				
	Yes. Describe				
	_				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	<b>√</b> No				
	Yes. Describe				
51.	Any farm- and commer	rcial fishing-related property you did n	ot already list		
	<b>✓</b> No				
	Yes. Describe				
52. Ad	dd the dollar value of al	I of your entries from Part 6, including	any entries for pages y	ou have attached	
		here			
Part 7	7: Describe All Pro	perty You Own or Have an Interes	st in That You Did No	ot List Above	
53.		perty of any kind you did not already lists, country club membership	st?		
	✓ No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	Yes. Give specific				
	information				
54 A	dd tho dollar valuo of al	I of your entries from Part 7. Write tha	t number here		•
J4. A	du the donar value of ar	i or your entities noin rait 7. write tha	t number nere		
Part 8	List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>p</b>	oart 2 total vehicles, lin	e 5	\$8975.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1600.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36			
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62. <b>T</b>	otal personal property.	Add lines 56 through 61.	\$10575.00		+ \$10575.00
				Copy personal property total	,
					\$10575.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 20 of 63

			L	Document	Page 20 of 6	53	
Fill	in this inforr	nation to identify your c	case:				
Deb	otor 1	Jerome		Taylor			
DOL	7.01	First Name	Middle Name	Last N	ame		
	otor 2 ouse, if filing)	First Name	Middle Name	Last N	ame		
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illi	inois itate)		
	se number lown)			(0			
Of	ficial I	Form 106C					Check if this is a amended filing
Sc	hedule	e C: The Prop	erty You Cla	im as Exe	mpt		04/1
info as e	rmation. Uxempt. If r	sing the property yo	u listed on <i>Schedule</i> I, fill out and attach t	e A/B: Property ( o this page as n	Official Form 106A	VB) as your so	onsible for supplying correct urce, list the property that you claim <i>Page</i> as necessary. On the top of any
tax- und you	exempt ro er a law t r exempti	etirement funds—m hat limits the exemp on would be limited	ay be unlimited in d otion to a particular to the applicable st	lollar amount. H dollar amount :	lowever, if you cla and the value of th	aim an exemp	ts to receive certain benefits, and tion of 100% of fair market value determined to exceed that amount
Par		tify the Property You					
1.		of exemptions are you	=	-		ou.	
	لت	are claiming state and f	-	-	J.S.C. § 522(b)(3)		
	You a	are claiming federal exe	emptions. 11 U.S.C. § §	522(b)(2)			
2.	For any p	roperty you list on Sche	edule A/B that you cla	im as exempt, fill	in the information b	elow.	
		ription of the property hedule A/B that lists t		ou	of the exemption you		Specific laws that allow exemption
			Copy the valu Schedule A/B				
	Brief						735 ILCS 5/12-1001(b)
	description		\$400.00	<b>_</b>	\$400.00		
	Line from Schedule	<b>n, Bed</b> A∕B: 06			% of fair market valu	e, up to any	-
	Brief						735 ILCS 5/12-1001(a)
	description		\$550.00	<b>_</b>	\$550.00		
	Line from Schedule	Clothing 4∕B: 11			% of fair market valu licable statutory limit		-
3.	(Subject to	laiming a homestead e	and every 3 years after t	that for cases filed o		,	

No

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 21 of 63

Debtor 1 Jerome Taylor Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$600.00 description:  $\checkmark$ \$600.00 TV, cell phone 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 Watch 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) description: \$0.00 **✓** Checking account, 100% of fair market value, up to any **Sherwin Williams Credit** Union applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$0.00 description: \$0 Savings account, 100% of fair market value, up to any **Sherwin Williams Credit** 

applicable statutory limit

Union
Line from
Schedule A/B:

17

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 22 of 63

			٥,	70dmont 1 ago 22 or	00		
Fill in t	his infori	mation to identify your cas	se:				
Debtor	· 1	Jerome		Taylor			
		First Name	Middle Name	Last Name			
Debtor (Spouse		First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois			
Officea	Otates L	diritabley Court for the.	Northern	(State)			
Case n	iumber n)						
Offi	cial	Form 106D			J		heck if this is a mended filing
Sch	nedu	le D: Credito	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/1
Be as c more s	omplete	e and accurate as possib	le. If two married peop	le are filing together, both are equester the entries, and attach it to	ally responsible for su	upplying correct infor	
1. <b>D</b>	o any c	reditors have claims se	cured by your prope	rty?			
	No. C	Check this box and subm	it this form to the court	with your other schedules. You ha	e nothing else to repo	ort on this form.	
- -	Yes.	Fill in all of the information	n below.				
Part 1	List	All Secured Claims					
			rticular claim, list the other creditors	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
	CHASE A		Describe the property	y that secures the claim:	\$10,447.00	\$8,975.00	\$1,472.00
	P.O. BC	OX 901003 CREDIT U DISPUTE PROCESSG	2014 Hyundai Accent  As of the date you file  Contingent	e, the claim is: Check all that apply.			
			Unliquidated				
	FORT W	ORTH TX 76101 State ZIP Code	Disputed				
	,	es the debt? Check one.	Nature of lien. Check	all that apply.			
	<u> </u>	tor 1 only tor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	Statutory lien (such	n as tax lien, mechanic's lien)			
		east one of the debtors another	Judgment lien from	n a lawsuit			
		another ck if this claim relates	Other (including a	right to offset)			
		community debt bt was <u>9/2014</u>	Last 4 digits of accou	unt number2604			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$10,447.00

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 23 of 63

Fill	n this inforr	nation to identify your c	ase:					
Deb	otor 1	Jerome First Name	Middle Name	Taylor Last Name				
Dob	otor 2	First Name	Middle Name	Last Name				
	use, if filing)	First Name	Middle Name	Last Name	<del></del> -			
	, 0,	1 not realito	Wildalo Namo	Laot Hamo				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Cas (If kno	e number <sub>own)</sub>			(2)				
Off	ficial Fo	orm 106E/F				Ch	eck if this is an	n amended filing
		<del></del>	ditors Who	Have Uns	ecured Claims			12/15
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in tl vn).	ny executory contracts ind on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	t could result in a cla expired Leases (Offices Secured by Propert	aims and Part 2 for creditors winter Also list executory contractial Form 106G). Do not include a y. If more space is needed, copy he top of any additional pages,	s on <i>Sched</i> any credito the Part y	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured it out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amo ding to the creditor's r particular claim, list the		both priorit	y and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 24 of 63

Debto	or 1	Jerome First Name Middle Name	Taylor Last Name	Case number (if known)	
Part 2	2.	List All of Your NONPRIORITY Unsecured			
3. [		any creditors have nonpriority unsecured claims  No. You have nothing to report in this part. Subn  Yes.	against you?	e court with your other schedules.	
4. L	List unse	ecured claim, list the creditor separately for each claim	. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
_	_				Total claim
4.1	No	ocial Security Administration onpriority Creditor's Name		Last 4 digits of account number	\$9,152.00
	_	O Box 3430 umber Street		When was the debt incurred?n/a	
	_	niladelphia Pennsylvania 1912		As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	
	Ci	ity State Zip C		Disputed	
	W	ho incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Ė	Debtor 2 only		Student loans	
	Ė	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Ī	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts	
		Check if this claim relates to a community del	ot	Other. Specify Overpayment of Benefits	
	Is •	the claim subject to offset? No Yes		_	
4.2	_	YNCB/SAMS CLUB		Last 4 digits of account number 2181	\$111.00
		onpriority Creditor's Name D BOX 981400		When was the debt incurred? 3/2013	
	_	umber Street  - PASO Texas 7999	18	As of the date you file, the claim is: Check all that apply.  Contingent	
	Ci	ity State Zip C		Unliquidated	
	W	ho incurred the debt? Check one.  Debtor 1 only		Disputed	
	Ė	Debtor 2 only		Type of NONPRIORITY unsecured claim:  Student loans	
	Ē	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	Ē	At least one of the debtors and another		divorce that you did not report as priority claims	
		Check if this claim relates to a community del	ot	Debts to pension or profit-sharing plans, and other similar debts	
	Is	the claim subject to offset?		Other. Specify CreditCard	
	Ľ	☑ No			
	L	Yes			
4.3	No	D BANK USA/TARGETCRED onpriority Creditor's Name		Last 4 digits of account number0021	\$132.00
		D BOX 673 umber Street		When was the debt incurred? 9/2013	
	_			As of the date you file, the claim is: Check all that apply.	
	М	INNEAPOLIS Minnesota 5544	0	Contingent Unliquidated	
	Ci W	ity State Zip C 'ho incurred the debt? Check one.	Code	Disputed	
	V	Debter 1 auk.		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
		At least one of the debtors and another		divorce that you did not report as priority claims	
		Check if this claim relates to a community del	ot	Debts to pension or profit-sharing plans, and other similar debts	
	Is •	the claim subject to offset? No		Other. Specify CreditCard	
	Г	Yes			

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 25 of 63

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim					
	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159.  Add the amounts for each type of unsecured claim.					
			Total claims			
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00			
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00			
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00			
			Total claims			
Total claims from Part 2	6f. Student loans	6f.	\$0.00			
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00			
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00			
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,395.00			
	6i. Total. Add lines 6f through 6i.	6i.	\$9,395.00			

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 26 of 63

Debtor 1 Jerome Taylor	
First Name Middle Name Last Name	me
Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	me
United States Bankruptcy Court for the: Northern District of Illinois (State)	
Case number	,

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 27 of 63

		DC	cument rage	27 01 03
Fill in this infor	mation to identify your	case:		
Debtor 1	Jerome		Taylor	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the	: Northern	District of Illinois	
	amapie, court or are		(State)	
Case number (If known)				
				Check if this is an
				amended filing
Official	Form 106H			
Schadul	e H: Your Co	dehtore		12/15
				complete and accurate as possible. If two married people are
No Yes  2. Within the Idaho, Lou	e last 8 years, have you uisiana, Nevada, New Mo Go to line 3.	you are filing a joint case, do u lived in a community pro exico, Puerto Rico, Texas, W her spouse, or legal equiva	perty state or territory? ashington, and Wisconsin.	( <i>Community property states and territories</i> include Arizona, California,
	No		-	
	Yes. In which commur	ity state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			<del></del>
	City	State	Zip Cod	de
again as a	a codebtor only if that	person is a guarantor or o	osigner. Make sure you h	f your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D), edule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 28 of 63

			. ago zo t		
Fill in this information to identify	your case:				
Debtor 1 Jerome		Taylor			
First Name	Middle Name	Last Na	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Norse	L a at Ni		.   _	An amended filing
(Spouse, II IIIIII9) First Name	Middle Name	Last Na	-		Ğ
United States Bankruptcy Court for the: Case number	Northern	_ District of Illii (S	nois tate)	.   "	A supplement showing post-petition chapter expenses as of the following date:
(If known)				=	MM / DD / YYYY
Official Form 106I					
Schedule I: Your In	icome				12
	d, attach a separate she ry question.		_	-	not include information about your tional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	<b>✓</b> Emplo	ved		Employed
If you have more than one job, attach a separate page with			nployed		Not Employed
information about additional employers.	Occupation	Cart Attend			
Include part time, seasonal, or	Employer's name	Target Cor	poration		_
self-employed work.  Occupation may include student or homemaker, if it applies.	Employer's address	1000 Nico Number Str			Number Street
		Minneapol City	is Minnesota State	55403 Zip Code	City State Zip Code
	How long employed there?	13 years 1	0 months		
Part 2: Give Details About I	Monthly Income				
spouse unless you are separated.					write \$0 in the space. Include your non-filing
more space, attach a separate she		, combine the I		ebtor 1	or that person on the lines below. If you need  For Debtor 2 or
				באנטו ו	non-filing spouse
<ol> <li>List monthly gross wages, sal deductions.) If not paid monthly be.</li> </ol>			2.	\$1,191.43	
3. Estimate and list monthly over	ertime pay.		3.	+ \$0.00	
4. Calculate gross income. Add	line 2 + line 3.		4.	\$1,191.43	

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 29 of 63

Den	First Name Middle Name	I aylor Last Name		Case number	(if		
	riist Name Mildule Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
C	opy line 4 here	→	4.	\$1,191.43			
	st all payroll deductions:						
	a. Tax, Medicare, and Social Security deductions	<b>S</b>	5a.	\$240.20			
5	b. Mandatory contributions for retirement plans		5b.	\$0.00			
5	c. Voluntary contributions for retirement plans		5c.	\$0.00			
5	d. Required repayments of retirement fund loans	<b>;</b>	5d.	\$0.00			
5	e. Insurance		5e.	\$0.00			
5	f. Domestic support obligations		5f.	\$0.00			
5	g. <b>Union dues</b>		5g.	\$0.00			
5	h. Other deductions. Specify:		5h. +	\$0.00 +			
6. <b>A</b> c +5h.	dd the payroll deductions. Add lines 5a + 5b + 5c -	+ 5d + 5e +5f + 5g	6.	\$240.20			
7. <b>C</b> a	alculate total monthly take-home pay. Subtract lir	ne 6 from line 4.	7.	\$951.23			
8. <b>Li</b>	st all other income regularly received:						
8	Net income from rental property and from ope business, profession, or farm						
	Attach a statement for each property and business gross receipts, ordinary and necessary business ex						
	the total monthly net income.		8a.	\$0.00			
8	b. Interest and dividends		8b.	\$0.00			
8	c. Family support payments that you, a non-filing dependent regularly receive						
	Include alimony, spousal support, child support, r divorce settlement, and property settlement.	naintenance,	8c.	\$0.00			
8	d. Unemployment compensation		8d.	\$0.00			
8	e. Social Security		8e.	\$0.00			
8	f. Other government assistance that you regularl Include cash assistance and the value (if known) or cash assistance that you receive, such as food star under the Supplemental Nutrition Assistance Programousing subsidies Specify:  Food Assistance Programs Income	f any non- nps (benefits	8f.	\$35.0 <u>0</u>			
8	g. Pension or retirement income		8g.	\$0.00			
8	h. Other monthly income. Specify:	_	8h. +	\$0.00 +			
9. <b>A</b> d	dd all other income Add lines 8a + 8b + 8c + 8d + 8	8e + 8f +8g + 8h.	9.	\$35.00			
	Calculate monthly income. Add line 7 + line 9. add the entries in line 10 for Debtor 1 and Debtor 2 or		10.	\$986.23 +		=	\$986.23
Ir fr	State all other regular contributions to the expen nclude contributions from an unmarried partner, mem riends or relatives. To not include any amounts already included in lines 2	bers of your househol	d, your	dependents, your roomm			
s	pecify:			· ·		11. +	\$0.00
_						ז	
	Add the amount in the last column of line 10 to the Vrite that amount on the Summary of Schedules and					12.	\$986.23
							Combined monthly income
13. <b>[</b>	Do you expect an increase or decrease within the	e year after you file th	nis form	n?			
	¥						
L	Yes. Explain:						

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 30 of 63

		20	ourners rage co or o	•		
Fill in this infor	rmation to identify your o	case:				
Debtor 1	Jerome		Taylor			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sh expenses as of the		•
Case number (If known)				MM / DD / YYYY	<del> </del>	
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If	•		e are filing together, both are equal his form. On the top of any addition			number
Part 1: Des	cribe Your Househo	ld				
1. Is this a jo	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
ш.,	■ No					
l I		e Official Forms 106J-2, <i>Ex</i> ,	penses for Separate Household of Deb	tor 2.		
2. Do you hav	re dependents? ✓ N	0				
Do not list I Debtor 2.		es. Fill out this information for dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	penses include of people other	0				
than		es				
yourself an dependent	u youi					
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
-	of a date after the bank		ss you are using this form as a supp supplemental Schedule J, check th	·		
	-	•	ce if you know the value of <i>me</i> (Official Form B 106I.)		Yo	our expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence	. Include first mortgage payments and		4.	\$350.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, or ren	er's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 31 of 63

 Debtor 1 First Name
 Taylor
 Case number (if known)

 Last Name
 Last Name

I list Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$137.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$225.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$20.00
11. Medical and dental expenses	11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$235.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	200	00.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
253. Temes man a decondation of confidential date	20e	\$0.00

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 32 of 63

Debtor 1 Jero	ome		Taylor	Case number (if known)		
Firs	t Name	Middle Name	Last Name			
21. <b>Other.</b> Sp	ecify:				21	\$0.00
22. Calculat	e your monthly expense	es.				\$992.00
22a. Add	lines 4 through 21.					\$0.00
22b. Cop	y line 22 (monthly expen		\$992.00			
22c. Add	line 22a and 22b. The re	22.				
23.Calculate	your monthly net inco	ome.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$986.23
23b. Cop	y your monthly expenses	from line 22 above.			23b	\$992.00
	ract your monthly expens		ncome.			(\$5.77)
The	result is your monthly ne	et income.			23c	
For exam	rple, do you expect to fin	ish paying for your car le	ses within the year after oan within the year or do y nodification to the terms of	ou expect your		

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 33 of 63

		Du	cument raye	33 01 03	
Fill in this infor	mation to identify your	case:			
Debtor 1	Jerome First Name	Middle Name	Taylor Last Name		
Debtor 2 (Spouse, if filing)				<u></u>	
	First Name  Bankruptcy Court for the:	Middle Name Northern	Last Name District of Illinois		
Case number		Notation	(State)	_	
Official	Form 106De	<del>ec</del>			Check if this is an amended filing
Declarat	ion About an	Individual Deb	tor's Schedule	es	12/15
If two married	people are filing toget	her, both are equally resp	onsible for supplying corr	rect information.	
money or prope	-			Making a false statement, concealing p to \$250,000, or imprisonment for up to 2	,
Part 1: Sign	Below				
Did you pa	ay or agree to pay som	eone who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
<b>✓</b> No					
Yes. I	Name of person		Attach Bankrupto Signature (Officia	cy Petition Preparer's Notice, Declaration, and Il Form 119).	d

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

/s/ Jerome Taylor
Signature of Debtor 1

Date 8/8/2018

MM/DD/YYYY

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 34 of 63

Fill i	n this inf	formation to identify	your ca	ise:							
Deb	tor 1	Jerome				Tayl	or				
		First Name		Middle	Name	Last	Name				
	tor 2 use, if filing	First Name		Middle	Name	Last	Name				
Unit	ed States	s Bankruptcy Court f	or the:	Northern		District of	Illinois				
	e numbe					_	(State)				
(If kno		<u> </u>									_
Of	ficia	I Form 10	7								Check if this is a amended filing
			_							_	
_		ent of Fina									04/1
		lete and accurate  I. If more space is									upplying correct our name and case
		known). Answer e						-	-		
Par	t 1: Gi	ve Details About	Your N	Marital Status	and Whe	ere You Li	ived Be	fore			
1.	What	is your current mar	ital etai	tue?							
١.		-	itai stai	ius:							
		Married Not married									
	<b>▼</b> 1	iot married									
2.	During	g the last 3 years, h	ave you	ı lived anywheı	e other th	an where y	ou live r	ow?			
	✓ N	lo									
	Y	es. List all of the pla	ices you	ı lived in the las	st 3 years.	Do not incl	ude whe	re you live no	OW.		
	D	Debtor 1:			Dates I there	Debtor 1 liv	red	Debtor 2:			Dates Debtor 2 lived there
									D. I. I d		Danie w Rubbard
								Same as I	Jeptor I		Same as Debtor 1
	N	lumber Street			From			Number Stree	<u> </u>		From
	_				То						То
	_										
	C	City State	9	Zip Code				City	State	Zip Code	
								Same as I	Debtor 1		Same as Debtor 1
	N	lumber Street			From			Number Stree	<b>.</b>		From
	_	Tambor Groot			To						
	C	City State	Э	Zip Code				City	State	Zip Code	
3.											mmunity property states
	and term	<i>itories</i> include Arizona	a, Califor	nia, Idaho, Loui	siana, Neva	da, New Me	exico, Pu	erto Rico, Tex	as, Washingto	on, and Wisconsin.)	
	<b>✓</b> No										
	☐ Ye	s. Make sure you fil	out Scl	hedule H: Your	Codebtor	s (Official F	orm 106	H).			

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 35 of 63

Debt	or 1	Jerome	Taylor		umber (if known)		
		First Name Middle	e Name Last Nam	е			
Part	2:	Explain the Sources of Your Inc	come				
	Fill i	you have any income from employm n the total amount of income you recei vities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busin	esses, including part-time		ears?	
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:		Wages, commissions, bonuses, tips Operating a business	\$7985.00	Wages, commissions, bonuses, tips Operating a business		
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$15089.00	Wages, commissions, bonuses, tips Operating a business		
		or the calendar year before that: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$11809.00	Wages, commissions, bonuses, tips Operating a business		
I F	nclu oubl iling	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it of	f other income are alimony; ney collected from lawsuits; nly once under Debtor 1.	royalties; and gambling and lo		
•			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
		rom January 1 of current year until ne date you filed for bankruptcy:	Est. YTD SSI Est. YTD LINK 2017 Tax Refund	\$4,505.00 \$70.00 \$984.00			
		or last calendar year: lanuary 1 to December 31, 2017 )	Est. SSI	\$10,812.00 \$0.00 \$0.00			
		or the calendar year before that: January 1 to December 31, 2016 ) YYYY	Est. SSI	\$10,812.00 \$0.00			
				\$0.00			

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 36 of 63

Debtor 1 Jerome Taylor Case number (if known) First Name Middle Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 37 of 63

r 1	Jerome				ylor	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio orp gei	ders include your porations of which	relatives; a you are a or a busin	iny general partners in officer, director, less you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? You are a general partner; It is securities; and any managing The domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	nin 1 year before der?	you filed	for bankruptcy, o	did you make an	y payments or tran	sfer any property o	n account of a debt that benefited an
Inclu	ude payments on	debts gua	ranteed or cosigne	ed by an insider.			
<b>✓</b>	No			:			
	res. List all payr	nents tna	t benefited an ins	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
							Include creditor's name
	Insider's Name				·		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Page 38 of 63 Document

Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Jerome

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 39 of 63

Debt	tor 1 Jerome		Taylor	Case number (if known)	
	First Name	Middle Name	Last Name		
11.		ore you filed for bankruptcy, di to make a payment because y		ank or financial institution, set off any ame	ounts from your
	✓ No ✓ Yes. Fill in the o	details.			
			Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name	9	-		
	Number Street		_		
			_ Last 4 digits of account r	number: XXXX-	
			_		
	City	State Zip Code			
12.		e you filed for bankruptcy, was , a custodian, or another officia		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No				
	Yes				
Part	5: List Certain G	ifts and Contributions			
13.	Within 2 years before	ore you filed for bankruptcy, di	d you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No				
	Yes. Fill in the	details for each gift.			
	Gifts with a tot per person	tal value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
				3	
	Person to Whon	n You Gave the Gift	-		
			-		
	Number Street		_		
	City	State Zip Code	_		
	Person's relation	nship to you			
		<u></u>			
	Person to Whon	n You Gave the Gift	_		
			-		
	Number Street		-		
	City	State Zip Code	-		
	Person's relation				

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 40 of 63

ebtor 1	Jerome		Taylor	Case number (if known	)	
	First Name	Middle Name	Last Name	•		
4. Wit	hin 2 years before you filed t	for bankruptcy, did	you give any gifts or contributions	s with a total value o	f more than \$600	to any charity?
_	Mi					
✓	No					
	Yes. Fill in the details for each	ch aift or contribution	on.			
		_				
	Gifts or contributions to ch	narities	Describe what you contribute	d	Date you	Value
	that total more than \$600				contributed	
						-
	Charity's Name					
	Number Street		•			
	City State	Zip Code				
	Oity State	Zip Oode				
	List Cautain Lassas					
rτ 6:	List Certain Losses					
	Yes. Fill in the details.  Describe the property you how the loss occurred	lost and	Describe any insurance cover include the amount that insurance		Date of your loss	Value of property lost
			pending insurance claims on lin	e 33 of <i>Schedule</i>		
			A/B: Property.			
art 7:	List Cartain Daymanta a	<b>T</b>				
. Wit	ut seeking bankruptcy or pr	r bankruptcy, did y eparing a bankrupt	ou or anyone else acting on your cy petition?			anyone you consulte
i. Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	r bankruptcy, did y eparing a bankrupt	cy petition?			anyone you consulted
. Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy	r bankruptcy, did y eparing a bankrupt	cy petition?			anyone you consulted
. Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	r bankruptcy, did y eparing a bankrupt	cy petition?	ces required in your ba	Date payment or transfer	Amount of payment
. Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No Yes. Fill in the details.	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for out seeking bankruptcy or pr ude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm	r bankruptcy, did y eparing a bankrupt	ccy petition? r credit counseling agencies for servi  Description and value of any p	ces required in your ba	Date payment or transfer	Amount of
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for out seeking bankruptcy or pr ude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farmsworth Avenue Number Street Suite 300  Aurora Illinois	er bankruptcy, did y eparing a bankrupt petition preparers, or petition preparers, or 60505	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300	or bankruptcy, did y eparing a bankrupt petition preparers, or	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farmsworth Avenue Number Street  Suite 300  Aurora Illinois City State	er bankruptcy, did y eparing a bankrupt petition preparers, or petition preparers, or 60505	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farmsworth Avenue Number Street Suite 300  Aurora Illinois	er bankruptcy, did y eparing a bankrupt petition preparers, or petition preparers, or 60505	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300 Aurora Illinois City State  Email or website address	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None Person Who Made the Paymen	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None Person Who Made the Paymen	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None Person Who Made the Paymen	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None Person Who Made the Payme	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None Person Who Made the Payme	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300 Aurora Illinois City State  Email or website address None Person Who Made the Payme Person Who Was Paid  Number Street	er bankruptcy, did y eparing a bankrupt petition preparers, or petition preparers, or 60505  Zip Code  ent, if Not You	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300  Aurora Illinois City State  Email or website address None Person Who Made the Payme	petition preparers, or bankrupton petition preparers, or bankrupton pre	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300 Aurora Illinois City State  Email or website address None Person Who Made the Payme Person Who Was Paid  Number Street	er bankruptcy, did y eparing a bankrupt petition preparers, or petition preparers, or 60505  Zip Code  ent, if Not You	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy. No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300 Aurora Illinois City State  Email or website address None Person Who Made the Payme Person Who Was Paid  Number Street	er bankruptcy, did y eparing a bankrupt petition preparers, or petition preparers, or 60505  Zip Code  ent, if Not You	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed for the seeking bankruptcy or produce any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 1444 N. Farnsworth Avenue Number Street Suite 300 Aurora Illinois City State  Email or website address None Person Who Made the Payme Person Who Was Paid Number Street  City State	er bankruptcy, did y eparing a bankrupt petition preparers, or 60505 Zip Code ent, if Not You Zip Code	cry petition? r credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 41 of 63

· 1 Jerome	Taylor Ca	ase number <i>(if known)</i>	
First Name Middle Name	Last Name		
elp you deal with your creditors or to make pay	ments to your creditors?	alf pay or transfer any property to any	one who promised to
<b>∑</b> No			
Yes. Fill in the details.			
	Description and value of any prop transferred	perty Date payment or transfer was made	Amount of payment
Person Who Was Paid	_		
Number Street	_		
City State Zip Code	_		
nclude both outright transfers and transfers made as nd transfers that you have already listed on this stat	s security (such as the granting of a securit	y interest or mortgage on your property).	Do not include gifts
Yes. Fill in the details.	Description and value of property	Describe any property or	Date
	transferred	payments received or debts paid in exchange	
Person Who Received Transfer	-		
Number Street	_		
City State Zip Code Person's relationship to you	_		
Person Who Received Transfer	_		
Number Street	_		
City State Zip Code Person's relationship to you	_		
Within 10 years before you filed for bankruptcy, on the series of the se	did you transfer any property to a self-s	ettled trust or similar device of which	you are a
No			
	Description and value of the pro	perty transferred	Date transfer was made
Name of trust			
	First Name Middle Name    First Name   Middle Name	First Name	Intitin 1 years before you filed for bankruptcy, did you says one else acting on your behalf pay or transfer any property to any else you deal with your creditors or to make payments to your creditors?  No Yes. Fill in the details.  Description and value of any property transfer any property transfer was made  Person Who Was Paid  Number Street  City State Zip Code  Fithin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property transfer was made  Person Who Received Transfer  Number Street  Description and value of property transfers that you have already listed on this statement.  Person Who Received Transfer  Number Street  City State Zip Code  Person Who Received Transfer  Number Street  City State Zip Code  Person Who Received Transfer  Number Street  City State Zip Code  Person selationship to you  Rithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which sendiciary?  No Types of the content of the property transfer and property transfer any property or payments received or debts pair in exchange  Rithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which sendiciary?  No Types Fill in the details.  Description and value of the property transferred

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 42 of 63

Debtor 1 Jerome Taylor Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

#### Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 43 of 63

Debtor 1 Jerome Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** 

City

State

Zip Code

State

Zip Code

City

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 44 of 63

Deb		Jerome			Taylor	Cas	se number <i>(ii</i>	fknown)	
		First Name	, <u> </u>	Middle Name	Last Name				
26.	Hav		y in any judici	al or administr	ative proceeding und	ler any environmer	ntal law? In	clude settlements an	nd orders.
		No Yes. Fill in the det	ails.						
		Coop title			Court or agency		Nature	of the case	Status of the case
		Case title			Court Name				Pending
		Case number			NumberStreet				On appeal  Concluded
		•			City State	Zip Code			
Pari	11:	Give Details Ab	oout Your Bu	ısiness or Co	nnections to Any E	Business			
27.	Witi	A sole propri	etor or self-en a limited liabi a partnership rector, or mar at least 5% of	nployed in a tra lity company (L aging executiv the voting or e	ade, profession, or oth LC) or limited liability re of a corporation quity securities of a c	ner activity, either f partnership (LLP) orporation	•	onnections to any bu	ısiness?
	Ш	res. Check all the	атарріу аром	e and illi in the	details below for each			Faralassa Idantifia	atian mumban Da mat
					Describe the na	ature of the busine	ess	include Social Sec	ation number Do not curity number or ITIN.
		Business Name			_			EIN:	
		Number Street			Name of accou	ntant or bookkeep	per	Dates business exi	sted
		City	State	Zip Code				FromTo	)
					Describe the na	ature of the busine	ess	1	ation number Do not curity number or ITIN.
		Business Name			_			EIN:	
		Number Street			Name of accou	ntant or bookkeep	per	Dates business exi	sted
		City	State	Zip Code				FromTo	)
					Describe the na	ature of the busine	ess		ation number Do not urity number or ITIN.
		Business Name			_			EIN:	
		Number Street			Name of accou	ntant or bookkeep	per	Dates business exi	sted
		City	State	Zip Code				FromTo	)

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 45 of 63

Debtor	1 Jerome		Taylor	Case number (if known)
	First Name	Middle Name	Last Name	
	reditors, or other parties		ou give a financial statement	to anyone about your business? Include all financial institutions,
	<ul><li>✓ No</li><li>✓ Yes. Fill in the details to</li></ul>	pelow		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	0.1	7: 0 1	_	
	City St	ate Zip Code		
Part 12	2: Sign Below			
tru	e and correct. I understa ankruptcy case can resu	nd that making a false sta	atement, concealing property or imprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are r, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o			Signature of Debtor 2
	Date 8/8/2	2018		Date
Did	l you attach additional pa	ages to Your Statement of	f Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
<b>✓</b>	No			
	Yes			
Did	l you pay or agree to pay	someone who is not an a	ttorney to help you fill out bar	nkruptcy forms?
<b>✓</b>	No			
	Yes. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 46 of 63

Fill in this information to identify your case:					
Debtor 1	Jerome	Taylor			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number			(State)		
(If known)					

Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors I information below.	Who Have Claims Secured by Property (Official Forn	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: CHASE AUTO  Description of property securing debt: 2014 Hyundai Accent	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	✓ No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 47 of 63

Debtor	Jerome		Taylor	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Pers	sonal Property Lease	s		
informa		state leases. Unexpired	leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in the t are still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).	
Des	scribe your unexpired person	al property leases		Will the lease be assumed?	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:			_	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Part 3:	Sign Below				
	er penalty of perjury, I declard erty that is subject to an une		ny intention about any	y property of my estate that secures a debt and any personal	_
×	/s/ Jerome Taylor		×		
Si	gnature of Debtor 1		Sig	ignature of Debtor 2	
D	ate 8/8/2018 MM/DD/YYYY		Da	ate MM/DD/YYYY	
				······ = =// · · · · ·	

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 48 of 63

B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Distri	ict of Illinois				
n re	Jerome Taylor		Case No.				
	Debtor			(If known)			
			Chapter	Chapter 7			
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR			
1.	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered or to be rendered on beha</li> </ul>	e year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services			
	For legal services, I have agreed to	accept		\$1,765.00			
	Prior to the filing of this statement	l have received		\$0.00			
	Balance Due			\$1,765.00			
2.	. The source of the compensation pa	id to me was:					
	<b>✓</b> Debtor	Other (specify)					
3.	. The source of the compensation pa	id to me is:					
	<b>✓</b> Debtor	Other (specify)	)				
4.	I have not agreed to share the a members and associates of my	bove-disclosed compensatio law firm.	on with any other person unless the	y are			
		aw firm. A copy of the agreem	ith a other person or persons who a ent, together with a list of the name				
5.	. In return for the above-disclosed fe	e, I have agreed to render lega	al service for all aspects of the bank	ruptcy case, including:			
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> </ul>						
	b. Preparation and filing of any	y petition, schedules, stateme	ents of affairs and plan which may b	e required;			
	c. Representation of the debto	or at the meeting of creditors a	and confirmation hearing, and any a	adjourned hearings thereof;			
6.	. By agreement with the debtor(s), th	e above-disclosed fee does n	ot include the following services:				
		CERTIFIC	CATION				
	certify that the foregoing is a compl cor(s) in this bankruptcy proceedings		nt or arrangement for payment to n	ne for representation of the			
	8/8/2018		/s/ James Nowak				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 53 of 63

#### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re: Taylor, Jerome		Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter7		
	VERIF	ICATION OF CREDITOR MAT	RIX		
Th knowledge		ify that the attached list of creditors is tr	ue and correct to the best of their		
Date:	8/8/2018	/s/ Taylor, Jerom	e		
		Taylor, Jerome Signature of Deb	otor		

CHASE AUTO
P.O. BOX 901003 CREDIT BUREAU DISPUTE PROCESSG
FORT WORTH, TX, 76101

TD BANK USA/TARGETCRED PO Box 660170 Dallas, TX, 75266

SYNCB/SAMS CLUB Po Box 960013 Orlando, FL, 32896

Social Security Administration 155-10 Jamaica Ave Jamaica, NY, 11432

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 55 of 63

Debtor 1 Alexandria First Name		ardson Case	number (if known)	
	Middle Name Last N estions for Reporting Purposes	vame		
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual pri  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily bus money for a business or invenience in No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you o	marily for a personal, fam siness debts? Business of stment or through the op	ily, or household pu debts are debts that eration of the busin	urpose." you incurred to obtain less or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter  ✓ Yes. I am filing under Chapter 7. expenses are paid that fund  ✓ No.  ✓ Yes.	Do you estimate that after ar	ny exempt property is ute to unsecured crec	s excluded and administrative litors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and I	I dooloro under penelty of	parium, that the inf	overation provided in the con-
For you	correct.  If I have chosen to file under Chapportitle 11, United States Code. I ununder Chapter 7.  If no attorney represents me and I do out this document, I have obtained I request relief in accordance with a I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	ter 7, I am aware that I manderstand the relief availadid not pay or agree to part and read the notice requite chapter of title 11, Undent, concealing property, e can result in fines up to	ay proceed, if eligible able under each chasely someone who is lired by 11 U.S.C. § inted States Code, so, or obtaining mone	e, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill 342(b).  pecified in this petition.  by or property by fraud in
	/s/ Alexandria Richardson	mound her South	<u> </u>	,
	Signature of Debtor 1		Signature of Debtor	2
	Executed on 8/3/2018 MM / DD / Y	YYY	Executed on	MM / DD / YYYY

## Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 56 of 63

Fill in this inforr	nation to identify your c	ase:			
Debtor 1	Alexandria		Richardson		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)		-	(State)		
Official I	Form 106De	)C			Check if this is an amended filing
Declarati	on About an	Individual Deb	tor's Schedule	es	12/15
If two married p	people are filing togeth	er, both are equally respo	nsible for supplying corr	rect information.	
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
Part 1: Sign	Below				
Did you pa	ny or agree to pay some	eone who is NOT an attorr	ney to help you fill out ba	ankruptcy forms?	
<b>✓</b> No					
Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under pen	alty of periury. I declar	e that I have read/the sur	mmary and schedules file	ed with this declaration and	
that they	are true and correct.	// /	1	va vitti tilis decidiation and	

Signature of Debtor 2

MM/DD/YYYY

/s/ Alexandria Richardson

MM/DD/YYYY

Date 8/3/2018

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 57 of 63

Debt	tor 1 Alexandria	Richardson	Case number (if known)
	First Name Middle Name	Last Name	
28.	Within 2 years before you filed for bankruptcy, did you creditors, or other parties.  No Yes. Fill in the details below.	give a financial staten	nent to anyone about your business? Include all financial institutions,
		Date issued	
	Name	MM/DD/YYYY	_
	Number Street		
	City State Zip Code		
	· ·		
Part	112: Sign Below		
t	true and correct. I understand that making a false state a bankruptcy case can result in fines up to \$250,000, or /s/ Alexandria Richardson	ment, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	<i>y</i> .	Signature of Debtor 2
	Date 8/3/2018		Date
	Did you attach additional pages to Your Statement of F	inancial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
I	✓ No		
Ī	Yes		
	Did you pay or agree to pay someone who is not an atto	rney to help you fill ou	t bankruptcy forms?
Ī.	<b>√</b> No		
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 58 of 63

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Richardson, Alexandria  Debtor(s)	Case No		
		Chapter.	Chapter13	
	VERIFICA	ATION OF CREDITOR MA	TRIX	
The knowledge.	e above named Debtors hereby verify t	that the attached list of creditors is	true and correct to the best	of their
Date:	8/3/2018	/s/ Richardson,	Alexandria // thurstook	h Su
		Richardson, Al Signature of De		

# Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 59 of 63

Debto	r 1 Alexandria First Name	No. 1 III No.	Richardson	Case number (if known)	
		Middle Name	Last Name		
16.	Calculate the median	family income that applies to yo	ou. Follow these steps	S:	
	16a. Fill in the state in v	vhich you live.	Illinois		
	16b. Fill in the number	of people in your household.	1		
	16c. Fill in the median the household	family income for your state and siz			\$52,410.00
		cified in the separate instructions fo		d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines com			a, and to aremade at the summaple, slott o chies.	
	17a. Line 15b is lea under 11 U.S.	ss than or equal to line 16c. On the C.C. § 1325(b)(3). <b>Go to Part 3.</b> Do	e top of page 1 of this NOT fill out <i>Calculatio</i>	form, check box 1, <i>Disposable income is not determined on of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 132	ore than line 16c. On the top of pa 5(b)(3). <b>Go to Part 3 and fill out (</b> our current monthly income from lir	Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> cable Income (Official Form 122C-2). On line 39 of that	
Part :	Calculate Your (	Commitment Period Under 1	11 U.S.C. §1325(b)	)(4)	
18.	The state of the s	ge monthly income from line 11.			\$3,102.00
19.	Deduct the marital ad commitment period und	ljustment if it applies. If you are r der 11 U.S.C. § 1325(b)(4) allows y	married, your spouse i	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
		tment does not apply, fill in 0 on li	no 10a		-\$0.00
	19b. Subtract line 19a	from line 18.			\$3,102.00
20.	Calculate your curren	t monthly income for the year. F	follow these steps:		
	20a. Copy line 19b.				\$3,102.00
	Multiply by 12 (the	e number of months in a year).	animaning animaning an		x 12
	20b. The result is your	current monthly income for the yea	ar for this part of the fo	rm.	\$37,224.00
	20c. Copy the median t	family income for your state and siz	ze of household from	line 16c.	\$52,410.00
21.	How do the lines com	pare?			
	Line 20b is less that commitment period	an line 20c. Unless otherwise order d is 3 years. Go to Part 4.	ed by the court, on the	e top of page 1 of this form, check box 3, The	
	Line 20b is more th	nan or equal to line 20c. Unless oth t period is 5 years. Go to Part 4.	nerwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	Sign Below				
A GINE					
	By signing here, I d			is statement and in any attachments is true and correct.	
	🗶 /s/ Alexandr	ia Richardson	Luce x		
	Signature of De	abtor 1		Signature of Debtor 2	
	Date 8/3/2019 MM/DD/			Date MM/DD/YYYY	
		, do NOT fill out or file Form 122C , fill out Form 122C-2 and file it wi		9 of that form, copy your current monthly income from line	e 14

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 60 of 63

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
  - a. Before the case is filed, the Firm agrees to:
    - Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as nonbankruptcy options, and answer your questions;
    - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
    - iii. Personally review with you and sign the completed petition, statements, and schedules;
    - iv. Timely prepare and file your petition, statements, and schedules,
    - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
  - b. The fee for services provide before the case is filed is \$0.00.
  - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.
- 4. Post-Petition Fees.
  - a. After the case is filed, the Firm agrees to:
    - Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 61 of 63

#### [Type here]

- ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- x. Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case;
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.
- b. The fee for services provide after the case is filed is \$2100.00.
- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 62 of 63

[Type here]

- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
  - i. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or

551

- Request that the Firm pay the costs on your behalf for which it will seek reimbursement from you;
- 5. Retainers and Payments to the Firm.
  - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
  - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
  - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You

Case 18-22263 Doc 1 Filed 08/08/18 Entered 08/08/18 09:51:46 Desc Main Document Page 63 of 63

#### [Type here]

do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

8. Merger. This agreement constitutes the entire agreement between you and the Firm. Any previous discussions or agreements are not valid or enforceable unless contained in this document.

Very truly Yours,

Attorney, The Semrad Law Firm

CONFIRMED:

Client	Client	
8-1-18		
Date	Date	